Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	he name that is on your nment-issued picture cation (for example, river's license or	Marvella First name C	First name
passpo	ort).	Middle name Singleton	Middle name
identifi	our picture cation to your meeting e trustee.	Last name	Last name
with the		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	XXX - XX - 0395	XXX - XX
Individ	er or federal dual Taxpayer ication number	OR	OR
identif	icauon number	9 xx - xx	9 xx - xx

Case 18-14119 Entered 05/15/18 14:00:05 Desc Main Filed 05/15/18 Doc 1 Page 2 of 58

Document Singleton С Marvella Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbe (EIN) you have used the last 8 years Include trade names doing business as na	I have not used any business names or EINs. Business name Business name	I have not used any business names or EINs. Business name Business name EIN EIN		
5. Where you live	4622 W. 122nd street Number Street	If Debtor 2 lives at a different address: Number Street		
	Alsip IL 60803 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.		
	Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code		
6. Why you are choosing this district to file for bankruptcy.		Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408		

Case 18-14119 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Doc 1

Debtor 1

С Marvella

Document Singleton Last Name

Page 3 of 58

Case Number (if known)

Pa	Tell the Court About Your	Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12					
8.	How you will pay the fee	local yours subm with a local and the subm w	court for more details about helf, you may pay with cash, counting your payment on your barrenger to pay the fee in installment cation for Individuals to Pay The sest that my fee be waived (Yw, a judge may, but is not reghan 150% of the official pove	now you may rashier's checopehalf, your another. If you chous for a filling Feet four may required to, waiterly line that a choose this common that a choose this choose that a choose this choose that a choose the choose that a ch	pay. Typically, ck, or money or ttorney may pay ttorney may pay to be in Installment est this option eye your fee, an ipplies to your fee, poption, you must	rder. If your attorney is ay with a credit card or check on, sign and attach the ts (Official Form 103A). only if you are filing for Chapter 7. It is do not not not not not not not not not no	
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None District None District Limits None	When	MM / DD / YY	_ Case Number YY _ Case Number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District	When	MM / DD / YY	Relationship to you Case Number, if known	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtained an each of the second of the se	, ,		nt Against You (Form 101A) and file it with	

	Case 18-1411	L9 Doc 1	Filed 05/15/18 Document	Entered 05/15/18 14:00:05 Page 4 of 58	Desc Main
Debtor 1	Marvella	С	Singleton	Case Number (if known)	
	First Name	Middle Name	Last Name		

Pa	Report About Any Busine	sses You Ow	n as a Sole Proprietor					
12. Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		■ No. □ Yes.	Go to Part 4. Name and location of b Name of business, if any	usiness				
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street					
			City				State Zip Code	_
			Check the appropriate	box to describe	your business:			
			☐ Health Care Busin	ness (as define	ed in 11 U.S.C. § 10	1(27A))		
			☐ Single Asset Rea	Estate (as de	fined in 11 U.S.C. §	101(51B))		
			☐ Stockbroker (as d	efined in 11 U.	S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined in	า 11 U.S.C. § 101(6))		
			☐ None of the above	Э				
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter the Bankruptcy Code. I am filing under Chapter Bankruptcy Code.					
Pa	rt 4: Report if You Own or Hav	ve Any Hazard	ous Property or Any Prop	erty That Needs	immediate Attentio	on		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?					
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	needed, why is	s it needed?			
	that needs urgent repairs?		Where is the property? _	Number	Street			_
								_
				City			State ZIP Code	

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main

Debtor 1

C Marvella

Document Singleton

Page 5 of 58

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Entered 05/15/18 14:00:05 Desc Main Doc 1 Filed 05/15/18 Case 18-14119

Debtor 1

Marvella С Document Singleton

Page 6 of 58

Case Number (if known)

	First Name	Middle Name Li	ast Name				
Pa	rt 6: Answer These Question	ns for Reporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.					
		money for a business No. Go to line 16 Yes. Go to line 17		tion of the business or investmer			
17.	Are you filing under Chapter 7?	_	nder Chapter 7. Go to line 18. r Chapter 7. Do you estimate that af	fter any exempt property is exclu	irled and		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		expenses are paid that funds will be a				
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	50,0	001-50,000 001-100,000 re than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1,000,001-\$10 n ☐ \$10,000,001-\$50 ☐ \$50,000,001-\$100 ☐ \$100,000,001-\$50	million	0,000,001-\$1 billion 000,000,001-\$10 billion 0,000,000,001-\$50 billion re than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 n \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million	0,000,001-\$1 billion 000,000,001-\$10 billion 0,000,000,001-\$50 billion re than \$50 billion		
Pa	rt 7: Sign Below						
For	you	correct.	on, and I declare under penalty of pe				
			er Chapter 7, I am aware that I may pode. I understand the relief available	-			
			e and I did not pay or agree to pay s ined and read the notice required by	•	to help me fill out		
		I understand making a false	ce with the chapter of title 11, United e statement, concealing property, or result in fines up to \$250,000, or im 519, and 3571.	obtaining money or property by	fraud in connection		
		/s/ Marvella C Si Signature of Debtor 1		Signature of Debtor 2	2		
		Executed on05/15	5/2018 / DD / YYYY	Executed onMM	I / DD / YYYY		

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 7 of 58

Debtor 1	Marvella	C	Singleton	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

★ /s/ Steven Scott Camp	Date	Date: 05/15/2018		
Signature of Attorney for Debtor	Duto	MM / DD / YY	YY	
Steven Scott Camp				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
N. I. O. I				
Number Street				
		60603	_	
Chicago	IL State	60603	_	
Chicago	IL State	60603 ZIP Code	_	
	State		 eracilaw.com	
Chicago	State	ZIP Code	 eracilaw.com	

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 8 of 58

Fill in this in	nformation to identi		
Debtor 1	Marvella	С	Singleton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	LLINOIS (State)
Case Number (If known)	r		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 0
1ь. Сору	y line 62, Total personal property, from Schedule A/B	\$ 8,484
1c. Copy	y line 63, Total of all property on <i>Schedule A/B</i>	\$ 8,484
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u> \$191,998
3ь. Сору	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$4,957.87
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$3,053.00

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Page 9 of 58

Case Number (if known)

Document Singleton Marvella Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records					
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 					
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$8,757.71					
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim				
From Part 4 of Schedule E/F, copy the following:					
9a. Domestic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_ 0.00				
9d. Student loans. (Copy line 6f.)	\$_133,354.00				
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00				
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Total. Add lines 9a through 9f.	\$ <u>133,354.00</u>				

	Caso 19	2 1/110 Doc 1	Eilad 05/15/19	Entered 05/15/18 14	1:00:05 De	esc Main	
Fill in this in		ntify your case and this fil		0 of 58			
Debtor 1	Marvella	С	Singleton				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri	ict of <u>ILLINOIS</u>				
Case Number	·		(State)			Check if this is	an
(If known)						amended filing	
Official F	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
ategory where esponsible for ages, write you have to be a second or ages. O1. Do you ow No. Yes.	e you think it fits supplying corre ur name and cas Describe Each Re- vn or have any le	best. Be as complete and ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	accurate as possible. If two ma ace is needed, attach a separat wer every question. Other Real Esate You Own or Hav n any residence, building, land	or similar property?	ooth are equally		
	-	-	our entries fro Part 1, includin		>		¢0.00
					•		\$0.00
Part 2:	Describe Your Vel	nicles					
No. Yes. No. Yes. No. Yes. No. Yes.	Describe Make: Model: Vear: Approximate Milea Other information: 2010 Buick LaCro miles. t, aircraft, motor Boats, trailers, motor	homes, ATVs and other repors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communinstructions) Creational vehicles, other vehicles, snowmobiles, motorcycle and the second of the debtors.	and another unity property (see cles, and accessories accessories	the amount of any sec	portion you ov	e D: erty of the
			our entries fro Part 2, includin	g any entries for pages >			\$ 5,234.00
Part 3:	Describe Your Per	sonal and Household Items					
Do you own o	r have any legal	or equitable interest in any	y of the following items?			Current value of the portion you own? Do not deduct secure or exemptions	
Examples:		ilshings urniture, linens, china, kitchenw	vare			1	
Yes.	Describe	Furniture, linens, small applia	nces, table & chairs, bedroom set		\$800	\$	800.00

Filed 05/15/18 Entered 05/15/18 14:00:05

Document Page 11 of Bumber (if known)

Page 11 of Bumber (if known) Case 18-14119 Doc 1 Desc Main

Debtor 1 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$500 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories 'es Describe..... Everyday clothes, shoes, accessories \$100 100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry, watch, earrings, chains \$500 500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... books, CDs, DVDs & Family Photos \$50 50.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,950.00 for Part 3. Write that number here **Describe Your Financial Assets** Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions

16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Describe.....

0.00

Debtor 1

Marvella Case 18-14119

Doc 1 Filed 05/15/1

Debtor 1	Mar

First Name Middle Name

-IIea. (05/15/18
	am e nt
Last Nam	ie.

Entered 05/15/18 14:00:05 Desc Main Page 12 of Burnber (if known)

17.	Deposits o	f money					
					eposit; shares in credit unions, brokerage houses,		
	and other s	imilar institutions.	If you have multiple accounts with the	same i	nstitution, list each.		
	No.						
	Yes.	Describe	Account Type:	Inst	itution name:		
			Checking Account		Bank of America	\$_	500.29
			Checking Account		Amalgamated Bank of Chicago		980.00
			5.155.m.g / 1555at		7 maigamated Bank of Omeago		
			. International and a second			\$_	1,480.29
18.		-	oublicly traded stocks				
		Bond funds, inves	tment accounts with brokerage firms,	money	market accounts		
	No.						
	Yes.	Describe	Institution or issuer name:				
						\$_	0.00
19.	Non-public	ly traded stock	and interests in incorporated a	and un	incorporated businesses, including an interest in		
	No.						
	Yes.	Describe	Name of Entity and Percent of 0	Owner	shin:		
	1 es.	Describe	realite of Entity and 1 electric of C	OWITCH	лпр.	\$	0.00
20	Ca.,		to bounds and other neartichle a		- manatiable instruments	Ψ_	0.00
20.		=	te bonds and other negotiable a		_		
	-		de personal checks, cashiers' checks, are those you cannot transfer to some	•			
	No.	abic ilistraments e	are those you cannot transier to some	one by	signing of delivering them.		
	INO.						
	Yes.	Describe	Issuer name:				
						\$_	0.00
21.	Retirement	or pension ac	counts				
	Examples:	Interests in IRA, E	ERISA, Keogh, 401(k), 403(b), thrift sa	vings a	ccounts, or other pension or profit-sharing plans		
	No.						
	Yes.	Describe	Type of account and Institution	name:			
			Pension plan		Pension	\$_	Unknown
					•	 -	0.00
22	Security de	posits and pre	navments			Ψ_	
	-	-	osits you have made so that you may	continu	e service or use from a company		
			landlords, prepaid rent, public utilities				
	∏No.		7	`	, • , , ,		
	=	Dogoribo	Institution name or individual:				
	Yes.	Describe			Landlord		905.00
			Security deposit on rental unit		Landiord		
						\$_	0.00
23.	Annuities (A contract for	a periodic payment of money to	you, e	either for life or for a number of years)		
	No.						
	Yes.	Describe	Issuer name and description:				
			·			\$	0.00
24.	Interests in	an education	IRA, in an account in a qualified	ABLE	program, or under a qualified state tuition program.	7-	
			A(b), and 529(b)(1).		r g, p g		
	No.		(-), (-), /				
	=		Institution name and description	Conc	erataly file the records of any interacts 11 LLC C \$ 501(a);		
	Yes.	Describe	institution name and description	ı. Sepa	rately file the records of any interests.11 U.S.C. § 521(c):		
						\$_	0.00
25.		litable or future	e interests in property (other tha	an any	thing listed in line 1), and rights or powers		
	No.						
	Yes.	Describe					
						\$_	0.00
26.	Patents, co	pyrights, trade	emarks, trade secrets, and other	r intelle	ectual property		
			ames, websites, proceeds from royalt				
	No.						
	=	Dogoribo					
	Yes.	Describe					0.00
27	liceress f	ranahiasa s	Lother general interesibles			\$_	0.00
21.			l other general intangibles	intin- !	Idings liquar licenses, professional liggra		
		building permits, 6	exclusive licenses, cooperative associ	iation no	oldings, liquor licenses, professional licenses		
	No.						
	Yes.	Describe					
						\$_	0.00

Nο

Yes.

Describe.....

Marvella Case 18-14119

Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05

Desc Main

0.00

Döcüment

Page 13 of 58 Debtor 1 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Describe..... Yes. 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... Term life insurance \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Yes. Describe..... 0.00 35. Any financial assets you did not already list No. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$2,385.29 for Part 4. Write that number here---Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned

Marvella Case 18-14119 Doc 1

Filed 05/15/18

Document

Last Name Entered 05/15/18 14:00:05 Page 14 of 58 umber (if known) Desc Main Middle Name

39. Office equipment, furnish Examples: Business-related No.	nings, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
Yes. Describe		\$ 0.00
40. Machinery, fixtures, equi	pment, supplies you use in business, and tools of your trade	·
Yes. Describe		
41. Inventory		\$0.00
No. Yes. Describe		
42. Interests in partnerships	or joint ventures	\$0.00
No.	Name of Entity and Percent of Ownership:	
Yes. Describe	The state of the s	0.00
43. Customer lists, mailing I	ists, or other compilations	\$ <u>0.0</u> 0
No.		
Yes. Describe		\$0.00
44. Any business-related pro	perty you did not already list	
Yes. Describe		
		\$ <u>0.0</u> 0
	l of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
TOT FUTCO. WING MICH HUM		
Part 6: Describe Any Fa	ırm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or h	ave an interest in farmland, list it in Part 1.	
46. Do you own or have any	ave an interest in farmland, list it in Part 1. legal or equitable interest in any farm- or commercial fishing-related property?	
_		
A6. Do you own or have any No. Yes. Describe		\$0.00
46. Do you own or have any	legal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
No. Yes. Describe 47. Farm animals Examples: Livestock, poultry	legal or equitable interest in any farm- or commercial fishing-related property?	
A6. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No.	legal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.00</u>
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing of No.	legal or equitable interest in any farm- or commercial fishing-related property?	
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing of No. Yes. Describe	legal or equitable interest in any farm- or commercial fishing-related property? /, farm-raised fish r harvested	
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing of No. Yes. Describe	legal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing of No. Yes. Describe 49. Farm and fishing equipm	legal or equitable interest in any farm- or commercial fishing-related property? /, farm-raised fish r harvested	\$\$ \$0.00
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing of No. Yes. Describe 49. Farm and fishing equipm No.	legal or equitable interest in any farm- or commercial fishing-related property? /, farm-raised fish r harvested lent, implements, machinery, fixtures, and tools of trade	\$ <u>0.0</u> 0
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing or No. Yes. Describe 49. Farm and fishing equipm No. Yes. Describe 50. Farm and fishing supplies No.	legal or equitable interest in any farm- or commercial fishing-related property? /, farm-raised fish r harvested lent, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing or No. Yes. Describe 49. Farm and fishing equipm No. Yes. Describe 50. Farm and fishing supplies No. Yes. Describe	legal or equitable interest in any farm- or commercial fishing-related property? //, farm-raised fish r harvested lent, implements, machinery, fixtures, and tools of trade s, chemicals, and feed	\$\$ \$0.00
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing or No. Yes. Describe 49. Farm and fishing equipm No. Yes. Describe 50. Farm and fishing supplies No. Yes. Describe	legal or equitable interest in any farm- or commercial fishing-related property? /, farm-raised fish r harvested lent, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00 \$0
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing of No. Yes. Describe 49. Farm and fishing equipm No. Yes. Describe 50. Farm and fishing supplies No. Yes. Describe 51. Any farm- and commercial	legal or equitable interest in any farm- or commercial fishing-related property? //, farm-raised fish r harvested lent, implements, machinery, fixtures, and tools of trade s, chemicals, and feed	\$\$ \$0.00 \$\$
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing of No. Yes. Describe 49. Farm and fishing equipm No. Yes. Describe 50. Farm and fishing supplies No. Yes. Describe 51. Any farm- and commercial No. Yes. Describe	legal or equitable interest in any farm- or commercial fishing-related property? /, farm-raised fish r harvested lent, implements, machinery, fixtures, and tools of trade s, chemicals, and feed al fishing-related property you did not already list	\$\$ \$0.00 \$0
46. Do you own or have any No. Yes. Describe 47. Farm animals Examples: Livestock, poultry No. Yes. Describe 48. Crops—either growing of No. Yes. Describe 49. Farm and fishing equipm No. Yes. Describe 50. Farm and fishing supplied No. Yes. Describe 51. Any farm- and commercial No. Yes. Describe	legal or equitable interest in any farm- or commercial fishing-related property? //, farm-raised fish r harvested lent, implements, machinery, fixtures, and tools of trade s, chemicals, and feed	\$\$ \$0.00 \$\$

Marvella Case 18-14119

Filed 05/15/18 Entered 05/15/18 14:00:05

Document Page 15 of 58 umber (if known)

Desc Main

Doc 1

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 5,234.00 56. Part 2: Total vehicles, line 5 \$ 1,950.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 2,385.29 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 9,569.29 62. Total personal property. Add lines 56 through 61. \$ 9,569.29 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$9,569.29

Official Form 106A/B Record # 759843 Page 6 of 6 Schedule A/B: Property

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main

Fill in this in	formation to identi	y your case:	
Debtor 1	Marvella	С	Singleton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(Gtate)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3) You are claiming federal exemptions . 11 U.S.C. § 522(b)(2)					
For any propert	ty you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.		
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Check only one box for each exemption		
Brief description:	2010 Buick LaCrosse with over 80,000 miles.	\$5,234	\$ _ 3,619	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit		
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_800	\$_800	735 ILCS 5/12-1001(b)	
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$500	\$_ 500	735 ILCS 5/12-1001(b)	
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Everyday clothes, shoes, accessories	\$ <u> </u>	\$ <u>100</u>	735 ILCS 5/12-1001(a),(e)	
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit		

Entered 05/15/18 14:00:05 Case 18-14119 Doc 1 Filed 05/15/18

Marvella

Official Form 106C

Record #

Document

Page 17 of 58 Number (if known)

Desc Main

Page 2 of 2

Debtor 1

Middle Name

Additional Page Part 2: Current value of the Amount of the exemption you claim Specific laws that allow exemption Brief description of the property and line on portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) Brief Everyday jewelry, costume \$ 500 \$ 500 description: jewelry, watch, earrings, chains Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) Brief books, CDs, DVDs & Family \$ 50 50 description: Photos 100% of fair market value, up to Line from Schedule A/B: any applicable statutory limit Brief Checking Account, Bank of 735 ILCS 5/12-1001(b) \$ 500 \$ 500 America, 500.29 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, Amalgamated 735 ILCS 5/12-1001(b) \$ 980 Bank of Chicago, 980.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 Brief Pension plan, Pension, 0.00 Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \prod_{No} ☐ Yes. 759843

Schedule C: The Property You Claim as Exempt

Fill in	Caso 1 this information to ide		Filed 05/15/19	Entered 05/1 8 of 58		Desc Main	
Debto	or 1 Marvella	С	Singleton				
	First Name	Middle Name	Last Name				
Debto	or 2						
(Spouse	e, if filing) First Name	Middle Name	Last Name				
		for the : <u>NORTHERN</u> District of	f_ILLINOIS_ (State)			☐ Check if thi	e ie an
Case (If kno	Number					amended fi	
informat addition	ion. If more space is no al pages, write your na any creditors have clair	s possible. If two married peop eeded, copy the Additional Pag me and case number (if knowr ns secured by your property?	ge, fill it out, number the e	ntries, and attach it to t	this form. On the top of a	iny	
		submit this form to the court wi	th your other schedules. Yo	ou have nothing else to	report on this form.		
Ш	Yes. Fill in all of the info	rmation below.					
Part '	List All Secured C	Claims					
_					Column A	Column A	Column C
for	each claim. If more tha	a creditor has more than one se n one creditor has a particular one claims in alphabetical order a	claim, list the other creditors	in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

	Caco 10 1/110	Doc 1	Filod 05/15/19	Entered 05/15/18 14:00:05	Desc Main
Fill in this in	formation to identify your ca			9 of 58	Description 1
5	Marvella	С	Singleton		
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the : <u>NOI</u>	RTHERN District	of ILLINOIS		
			(State)		Check if this is an
Case Number (If known)	·				amended filing
Official E	orm 106E/F				g
Jiliciai i i	OIIII TOOL/I				12/15
ist the other party (0) is Property (0) reditors with peeded, copy the perfect of any additions.	arty to any executory contra Official Form 106A/B) and or artially secured claims that	acts or unexpired on Schedule G: Example Isted in Schoumber the entries and case number	l leases that could result in a secutory Contracts and Unex edule D: Creditors Who Have es in the boxes on the left. At	and Part 2 for creditors with NONPRIORITY c claim. Also list executory contracts on Scheologired Leases (Official Form 106G). Do not ince Claims Secured by Property. If more space i tach the Continuation Page to this page. On the	<i>lule</i> lude any s
	ditors have priority unsecure	od claime againe	et vou?		
_	· · ·	eu ciaiilis agailis	t you:		
=	to Part 2.				
∐ Yes.	our priority upsocured claim	e If a creditor ha	se more than one priority upon	cured claim, list the creditor separately for each	claim For
each claim nonpriority unsecured	listed, identify what type of cl amounts. As much as possib claims, fill out the Continuatio	aim it is. If a clain le, list the claims on Page of Part 1.	n has both priority and nonprio in alphabetical order according . If more than one creditor hold	ority amounts, list that claim here and show both g to the creditor's name. If you have more than t ds a particular claim, list the other creditors in Pa	priority and two priority
(For an exp	lanation of each type of claim	n, see the instruct	ions for this form in the instruc	ction booklet.) Total claim	Delavity Nameiovity
				Total Claim	Priority Nonpriority amount amount
Part 2:	List All of Your NONPRIORITY	Unsecured Claims	s		
3. Do any cree	ditors have nonpriority unse	cured claims ag	ainst you?		
No. Yo		_	nis form to the court with your o	other schedules.	
Yes.	our nonnriority unsecured o	laims in the alph	ashetical order of the creditor	r who holds each claim. If a creditor has more t	than one
nonpriority included in	unsecured claim, list the cred	itor separately for itor holds a partic	r each claim. For each claim lis	sted, identify what type of claim it is. Do not list or ors in Part 3.If you have more than three nonprious	claims already ority unsecured
4.1 AMEX		Las	st 4 digits of account number _	NULL	Total claim \$_1,831.00
Creditor's I	297871	Wh	en was the debt incurred?	1978-2018	
Number	Street		of the shake were filler than all locals	Olas I all III a a a l	
			of the date you file, the claim is Contingent	s: Спеск ан tnat apply.	
		329	Unliquidated		
City Who owes	State Zip the debt? Check one.	Code	Disputed		
Debtor	1 only				
Debtor 2	2 only	Тур	e of NONPRIORITY unsecured	l claim:	
=	1 and Debtor 2 only		Student loans.		
At least	one of the debtors and another	_	Obligations arising out of a separa		
	if this claim relates to a		that you did not report as priority c		
	unity debt n subject to offest?		Debts to pension or profit-sharing	plans, and other similar debts	
No	n andleer to onest:	_	Other, Specify Credit Card or	r Credit Use	
T _V			Other. Specify Credit Card or	Cieuil OSE	

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Page 20 of 58 Document Marvella Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 2,231.00 **AMEX** Last 4 digits of account number _ Creditor's Name 1978-2018 Po Box 297871 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Fort Lauderdale FI 33329 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes AMEX NULL \$ 12,010.00 Last 4 digits of account number 4.3 Creditor's Name 1978-2018 Po Box 297871 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Fort Lauderdale 33329 Unliquidated City Zip Code State Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes NULL CAP1/Carsn \$ 0.00 Last 4 digits of account number 4.4 Creditor's Name 1977-2012 When was the debt incurred? 26525 N Riverwoods Blvd As of the date you file, the claim is: Check all that apply. Contingent

Schedule E/F: Creditors Who Have Unsecured Claims

Yes

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Page 21 of 58 Document Marvella Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capitalone \$ 2,085.00 Last 4 digits of account number _ Creditor's Name 2006-2018 Po Box 30253 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Salt Lake City UT 84130 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes CBNA NULL \$ 478.00 Last 4 digits of account number 4.6 Creditor's Name 2015-2018 When was the debt incurred? 50 Northwest Point Road Number Street As of the date you file, the claim is: Check all that apply. Contingent Elk Grove Village 60007 Unliquidated City Zip Code State Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Chase CARD NULL \$ 9,774.00 Last 4 digits of account number 4.7 Creditor's Name 2005-2018 When was the debt incurred? Po Box 15298 As of the date you file, the claim is: Check all that apply. Contingent

Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Case 18-14119 Page 22 of 58 Case Number (if known) **Document** Marvella Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.8	COMENITY BANK/Carsons	Last 4 digits of account number	NULL	\$ 8,425.00
	Creditor's Name		1077 2019	
	Po Box 182789	When was the debt incurred?	1977-2018	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	0.1	Contingent		
	Columbus OH 43218	Unliquidated		
,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ims	
'	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	s the claim subject to offest?			
	No	Other. Specify Credit Card or C	Zredit Use	
	Yes			
4.9	COMENITY BANK/Lnbryant	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name	When was the debt incurred?	2004-2008	
	Po Box 182789 Number Street	when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Columbus OH 43218	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai		
Ι.	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	s the claim subject to offest? No	Condit Cond on C	Nonelië I I no	
	Yes	Other. Specify Credit Card or C	redit Use	
4.40	Credit ONE BANK NA	Last 4 digits of account number	NULL	\$ 1,857.00
4.10	Creditor's Name	Last 4 digits of account number		Ψ_1,007.00
	Po Box 98875	When was the debt incurred?	2014-2018	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	Chook all that apply.	
	Las Vegas NV 89193	Unliquidated		
Ι.	City State Zip Code	Disputed		
	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 and Debtor 3 and	Type of NONPRIORITY unsecured cl	Jaim:	
	Debtor 1 and Debtor 2 only	=	on agreement or divorce	
	At least one of the debtors and another	Obligations arising out of a separation that you did not report as priority claim		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
	Is the claim subject to offest?	Debts to pension or pront-sharing pix	and outer similar debte	
	No	Other. Specify Credit Card or C	Credit Use	
	Yes			

Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Case 18-14119 Page 23 of 58 Case Number (if known) **Document** Marvella Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Discover Student Loans \$ 28,788.00 Last 4 digits of account number ____ Creditor's Name

Po Box 30948	When was the debt incurred?	
Number Street		
	As of the date were file the algebraics Oheal all that and	
	As of the date you file, the claim is: Check all that apply.	
Salt Lake City UT 84130	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	T (101) DIONETY	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	laterant language and another
Debtor 1 and Debtor 2 only	Student loans.	Interest keeps running on most non-dischargeable debts including student loans,
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	and other educational debts. You may owe more
Check if this claim relates to a	that you did not report as priority claims	after the case is over than you did before filing.
community debt	Debts to pension or profit-sharing plans, and other similar debts	,
Is the claim subject to offest?		
No	Other. Specify	
Yes		
1.12 Discover Student Loans	Last 4 digits of account number 6872	\$ 41,657.00
Creditor's Name	Last 4 digits of about hamber	* /
Po Box 30948	When was the debt incurred? 2013-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Salt Lake City UT 84130	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	Interest keeps running on most
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	non-dischargeable debts including student loans,
Check if this claim relates to a	that you did not report as priority claims	and other educational debts. You may owe more
community debt	Debts to pension or profit-sharing plans, and other similar debts	after the case is over than you did before filing.
Is the claim subject to offest?	beste to periodor or profit sharing plane, and other difficillations	
No	Поч	
Yes	Other. Specify	
	NI II I	• 0.00
LEW Magram	Last 4 digits of account number NULL	\$ <u>0.00</u>
Creditor's Name	When was the debt incurred? 2005-2008	
421 Landmark Dr	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilmington NC 28412		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u></u>	
No	Other. Specify Credit Card or Credit Use	
Yes		

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Page 24 of 58 Document Marvella Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 2,587.00 Mcvdsnb 4.14 Last 4 digits of account number _ Creditor's Name 2006-2018 Po Box 8218 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 45040 Mason Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Mid-America Apartments LP \$ 0.00 Last 4 digits of account number Creditor's Name 600 Phipps Boulevard When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Atlanta 30326 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes Onemain NULL \$ 8,696.00 Last 4 digits of account number Creditor's Name 2003-2017 When was the debt incurred? Po Box 1010 Number As of the date you file, the claim is: Check all that apply. Contingent Evansville 47706 Unliquidated State Zip Code

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main

Page 25 of 58 Case Number (if known) **Document** Marvella Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.17	Sallie MAE	Last 4 digits of account number _	7616	\$ <u>10,679.00</u>
	Creditor's Name		2042 2042	
	Po Box 3229	When was the debt incurred?	2012-2018	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Wilmington DE 19804	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
		ш .		
	Debtor 1 only	Time of NONDDIODITY increasing	ala:	
	Debtor 2 only	Type of NONPRIORITY unsecured Student loans.	ciaim:	Interest keeps running on most
	Debtor 1 and Debtor 2 only	—		non-dischargeable debts including student loans,
	At least one of the debtors and another	Obligations arising out of a separat	-	and other educational debts. You may owe more
	Check if this claim relates to a	that you did not report as priority cla		after the case is over than you did before filing.
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
	No	Пон		
	Yes	Other. Specify		
4 10	Sallie MAE	Last 4 digits of account number	8103	\$ 18,466.00
4.18	Creditor's Name	Last 4 digits of account number _		<u> </u>
	Po Box 3229	When was the debt incurred?	2012-2018	
	Number Street			
		A	. Ob a sle all that a sule.	
		As of the date you file, the claim is	: Cneck all that apply.	
	Wilmington DE 19804	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		Interest keeps running on most
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	non-dischargeable debts including student loans, and other educational debts. You may owe more
	Check if this claim relates to a	that you did not report as priority cla	aims	after the case is over than you did before filing.
	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	,
	ls the claim subject to offest?			
	No	Other. Specify		
	Yes			
4.19	Sallie MAE	Last 4 digits of account number _	1374	\$ <u>18,620.00</u>
	Creditor's Name		2012-2018	
	Po Box 3229	When was the debt incurred?	2012-2010	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Wilmington DE 19804	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	—		
	Debtor 2 only	Type of NONDRIGHTY	olaim:	
	=	Type of NONPRIORITY unsecured and Student loans.	Ciaiiii.	Interest keeps running on most
	Debtor 1 and Debtor 2 only	Obligations arising out of a separat	ion agreement or diverse	non-dischargeable debts including student loans,
	At least one of the debtors and another		-	and other educational debts. You may owe more
	Check if this claim relates to a	that you did not report as priority cla		after the case is over than you did before filing.
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	nans, and other similar debts	
	No	По вые селе		
	Ves	Other. Specify		

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Question Page 26 of 58 (If known)

Debtor 1	Marvella	С	rgogument	Page 26 of 58 Case Number (if kn	own)
	First Name	Middle Name	Last Name		
Part	Your NONPRIOR	RITY Unsecured Claims -	Continuation Page		
After lie	ting any entries on th	hia naga numbar tham l	haginning with 4.4 followed by 4.5	and as forth	Total Claim
Aitei iis	ung any entries on ti	nis page, number mem i	beginning with 4.4, followed by 4.5,	, and so form.	Total Glaini
4.20	Student LOAN CORF	D	Last 4 digits of account number	6020	\$ <u>15,144.00</u>
	Creditor's Name			2010 2017	
	Po Box 30948		When was the debt incurred?	2010-2017	
	Number Street				
			As of the date you file, the claim	is: Check all that apply.	
	Salt Lake City	UT 84130	Contingent		
	City	State Zip Code	Unliquidated		
	ho owes the debt? Che		Disputed		
	Debtor 1 only				
	Debtor 2 only		Type of NONPRIORITY unsecure	ed claim:	
	Debtor 1 and Debtor 2	only	Student loans.		Interest keeps running on most non-dischargeable debts including student loans,
	At least one of the debt	tors and another	Obligations arising out of a sepa	•	and other educational debts. You may owe more
	Check if this claim re	elates to a	that you did not report as priority		after the case is over than you did before filing.
ls	community debt the claim subject to o	ffest?	Debts to pension or profit-sharing	ig plans, and other similar debts	
	No		Other. Specify		
Ē	Yes		Other. Specify		
4.21	Syncb/JCP		Last 4 digits of account number	NULL	\$ <u>8,670.00</u>
	Creditor's Name			4070 0040	
	Po Box 965007		When was the debt incurred?	1979-2018	
	Number Street				
			As of the date you file, the claim	is: Check all that apply.	
	Orlanda	FL 32896	Contingent		
	Orlando Citv	State Zip Code	Unliquidated		
	ho owes the debt? Che		Disputed		
	Debtor 1 only				
	Debtor 2 only		Type of NONPRIORITY unsecure	ed claim:	
	Debtor 1 and Debtor 2	only	Student loans.		
	At least one of the debt	tors and another	Obligations arising out of a sepa	aration agreement or divorce	
	Check if this claim re	elates to a	that you did not report as priority		
le.	community debt the claim subject to o	ffoct?	Debts to pension or profit-sharing	ng plans, and other similar debts	
13	No	nest:	Other. Specify Credit Card	or Cradit Llea	
F	Yes		Other. Specify Credit Card	or Credit Ose	
Part	List Others to	Be Notified for a Debt Th	at You Already Listed		
5. Use	this page only if you h	nave others to be notified	about your bankruptcy, for a debt that	at you already listed in Parts 1 or 2.	For
	-		rom you for a debt you owe to someo	=	
			ou have more than one creditor for a nal persons to be notified for any deb		

Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Case 18-14119 Page 27 of 58

Document Marvella Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$133,354.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$133,354.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$133,354.00 \$0.00

		Caso 18	1/110 Doc 1 I	Filad 05/15/19	Entor	ed 05/15/18 1	L4:00:05	Desc Main	
FIII	i in this in	formation to identi	ry your case:			8 of 58			
De	ebtor 1	Marvella	С	Singleton					
		First Name	Middle Name	Last Name					
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name					
Ur	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>					
	ase Number			(State)				Check if t	
Offi	cial F	orm 106G							ŭ
			ory Contracts and	Uneynired Leas	202				12/15
nform addition 1. D	nation. If nonal page o you have No. Ch Yes. Fil	nore space is need s, write your name re any executory or neck this box and su	cossible. If two married peopled, copy the additional page and case number (if known) contracts or unexpired leases: abmit this form to the court with ation below even if the contract or company with whom you have the company with the company with whom you have the company with the company with whom you have the company with the	 fill it out, number the end ? n your other schedules. You ts or leases are listed in S 	ntries, and a ou have noth Schedule A	ning else to report on the state of the stat	On the top of an this form.		
	kample, re nexpired le		cell phone). See the instruction	ns for this form in the instru	ruction bookl	et for more examples	of executory cor	ntracts and	
	Person or	company with who	om you have the contract or	lease		State what the c	contract or lease	is for	
2.1					_				
	Name								
	Number	Street			-				
	City		State Zip	Code	-				
2.2									
	Name			· · · · · · · · · · · · · · · · · · ·	=				
	Number	Street			-				
	City		State Zip	Code	-				
2.3									
	Name				-				
	Number	Street			_				
	City		State Zip	Code	-				
2.4									
	Name				-				
	Number	Street			-				
	City		State Zip	Code	-				
2.5									
	Name				-				
	Number	Street			=				

State Zip Code

City

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main

Fill in this in	formation to identif	fy your case:	
Debtor 1	Marvella	С	Singleton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	he: <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number	r		_

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question

	dictional rages, write your name and case number (if known). Answer every qu	
1. D c	you have any codebtors? (If you are filing a joint case, do not list either spouse	as a codebtor.)
	No.	
	Yes	
2. W	thin the last 8 years, have you lived in a community property state or territory	? (Community property states and territories include
Aı	izona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Wa	ashington, and Wisconsin.)
	No. Go to line 3.	
[Yes. Did your spouse, former spouse, or legal equivalent live with you at the tim	ne?
	No Yes. Inwhich community state or territory did you live?	. Fill in the name and current address of that person.
		
	Name of your spouse, former spouse or legal equivalent	
	Number Street	
	City State Zi	ip Code
S	own in line 2 again as a codebtor only if that person is a guarantor or cosigne hedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedu hedule E/F, or Schedule G to fill out Column 2.	
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt
		Check all schedules that apply:
3.1	Allen Singleton	Schedule D, line
	Name 153 W 74th Street	Schedule E/F, line12
	Number Street	Schedule G, line
		621 — — — — — — — — — — — — — — — — — — —
3.2		Schedule D, line
	Name	Schedule E/F, line
	Number Street	Schedule G, line
	City State Zip	Code
3.3		Schedule D, line
	Name	Schedule E/F, line
	Number Street	Schedule G, line
	City State Zip	Code

Official Form 106H Record # 759843 Schedule H: Your Codebtors Page 1 of 1

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main

Fill in this in	formation to identi			
	iormation to identi	fy your case:		
Debtor 1	Marvella First Name	C Middle Name	Singleton Last Name	
Debtor 2	-			
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Number	Bankruptcy Court for t	the : <u>NORTHERN DISTRICT C</u>	DF ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
fficial F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed	Ŀ	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Retired		
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
					1
		How long employed there?			
Pa	IT 2: Give Details About Month	ly Income			
	spouse unless you are separated. If you or your non-filing spouse ha	ne date you file this form. If you have more than one employer, combined, attach a separate sheet to this form.	ne the information for		, ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay calculate what the monthly wage wo		\$0.00	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$0.00

 Official Form 106I
 Record # 759843
 Schedule I: Your Income
 Page 1 of 2

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main

Debtor 1

C Marvella

Document

Page 31 of 58

Case Number (if known) First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$0.00 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 \$0.00 5a 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans \$0.00 \$0.00 5d. \$0.00 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f. \$0.00 5g. Union dues \$0.00 \$0.00 5g. 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. \$0.00 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends \$0.00 \$0.00 8b. Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$1,911.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$3.046.87 \$0.00 Other monthly income. Specify: 8h. \$0.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$4,957.87 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$4,957.87 \$0.00 \$4.957.87 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$4,957.87 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No. Yes. Explain:

Fill in this ir	nformation to identify y	our case:				
Debtor 1	Marvella	С	Singleton	Chec	k if this is:	
	First Name	Middle Name	Last Name	=	An amended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		A supplement showing income as of the follow	post-petition chapter 13
United States	s Bankruptcy Court for the	NORTHERN DISTRICT C	F ILLINOIS			3 · · · · ·
Case Numbe (If known)	r		_		MM / DD / YYYY	
Official F	orm 106J				A separate filing for De maintains a separate h	btor 2 because Debtor 2 ousehold.
	 le J: Your Ex	rpenses				12/15
more space is question.		r sheet to this form. On t	le are filing together, both a he top of any additional pag	· · ·		
1. Is this a jo	Go to line 2. Does Debtor 2 live in a	a separate household? ust file a separate Schedu	e J.			
Do not li Debtor 2	have dependents? st Debtor 1 and 2. state the dependents'		this information for dent	Dependent's relation Debtor 1 or Debtor		with you? X No Yes X No
						Yes X No Yes X No Yes X No Yes Yes
expense yourself	expenses include es of people other than f and your dependents	? Yes				
	Estimate Your Ongoing I				Chantau 42 1	4
expenses as o	of a date after the bank date.	ruptcy is filed. If this is a	ess you are using this form supplemental Schedule J, nce if you know the value		-	
of such assist	tance and have include	ed it on Schedule I: Your	Income (Official Form 106I.)		Your expenses
any rent	t for the ground or lot.	expenses for your resid	ence. Include first mortgage	payments and		4. \$930.00
	cluded in line 4:				4.	a. \$0.00
	eai estate taxes operty, homeowner's, o	r renter's insurance			4	2405.00
		ir, and upkeep expenses			4	
	omeowner's association				40	4. \$0.00

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main

Marvella Debtor 1

С

Document

Page 33 of 58 Case Number (if known) __

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$250.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$400.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$450.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$140.00 9. Clothing, laundry, and dry cleaning 10. \$90.00 10. Personal care products and services \$100.00 11. Medical and dental expenses 11. \$338.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$65.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$90.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 34 of 58

Marvella С Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$3,053.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$4,957.87 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,053.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$1,904.87 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 759843 Schedule J: Your Expenses

Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	n attorney to help you fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	he summary and schedules filed with this declaration and that they are true and
★ /s/ Marvella C Singleton	×
Signature of Debtor 1	Signature of Debtor 2
Date 05/15/2018	Date
MM / DD / YYYY	MM / DD / YYYY

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 36 of 58

Fill in this in	formation to identif	fy your case:	
Debtor 1	Marvella First Name	C Middle Name	Singleton Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	he: <u>NORTHERN</u> District of	
			(State)
Case Number (If known)	·		_
()			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

illiber (li kii	lowii). Allswer every question.			
Part 1:	Give Details About Your Marital Status and W	/here You Lived Before		
	your current marital status?			
_				
Marri				
Not r	married			
_	the last 3 years, have you lived anywhere of	ther than where you live no	w?	
□ No.	List all of the places you lived in the last 3 ye	ears. Do not include where y	you live now	
163.	List all of the places you lived in the last 5 ye	ars. Do not include where	you live now.	
Del	btor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
			Same as Debtor 1	Same as Debtor
382	8 Canterbury Ct	FROM 06/2010		
Rich	hton Park IL 60471-2018	To 04/2015		
and Wis No. Yes.	Make sure you fill out Schedule H: Your Cod Explain the Sources of Your Income	ebtors (Official Form 106H)		

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 37 of 58

Debtor 1 Marvella Singleton Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$11,916. From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$82,043 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$82,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$7,644 Social Security From January 1 of current year until Income the date you filed for bankruptcy: Pension \$10,400 Social Security \$22,932 For last calendar year: Income (January 1 to December 31, 2017) Pension Income \$31,200 Social Security For last calendar year: \$22,932 Income (January 1 to December 31, 2016) Pension Income \$31,200

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main

Case Number (if known) _

Document Page 38 of 58

_______ C ______ Singleton _____ ca

	First Name	Middle Name	Last Name				
Pa	art 3: List Certain Payment	s You Made Before You Filed	for Bankruptcy				
06	Are either Debtor 1's or Debt	tor 2's debts primarily cons	sumer debts?				
	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?						
	☐ No. Go to line 7.						
	total amount you child support and	each creditor to whom you p paid that creditor. Do not in d alimony. Also, do not inclu n 4/01/19 and every 3 years	nclude payments for de payments to an	domestic support obli attorney for this bankru	gations, such as uptcy case.		
	_	2 or both have primarily co		creditor a total of \$60	0 or more?		
	No. Go to line 7.						
	creditor. Do not	each creditor to whom you p include payments for domes o not include payments to ar	tic support obligation	ons, such as child supp			
			Dates of payments	Total amount paid	Amount you still	owe	Was this payment for
	Within 1 year before you filed Insiders include your relatives corporations of which you are agent, including one for a bus such as child support and alin No. Yes. List all payments to a	; any general partners; relat an officer, director, person i iness you operate as a sole nony.	ives of any general in control, or owner	partners; partnerships of 20% or more of the	of which you are a gener of which you are a gener ir voting securities; and ar	ny managii	ng
	_		Dates of payment	Total amount paid	Amount you still owe	Reason	for this payment
	Within 1 year before you filed an insider? Include payments on debts gu No. Yes. List all payments to a	uaranteed or cosigned by an	, ,	transfer any property o	on account of a debt that t	penefited	
			Dates of payment	Total amount paid	Amount you still owe		for this payment creditor's name
	Allen Singleton 4622 W 122nd Street 30 Alsip, IL 60803	1	Monthly from 09/01/2017 to 04/30/2018	\$10,440	\$0.00	0	d lease for the benefit of g in Georgia.
P	art 4: Identify Legal actions	s, Repossessions, and Forecl	osures				

Marvella

Debtor 1

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 39 of 58

Marvella Singleton Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. Part 7 **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$3,535.00 55 E. Monroe Street #3400 Chicago, IL 60603

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main

Document Page 40 of 58 Singleton Marvella Case Number (if known) _

Last Name

	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	ent Amount of payment
	Hananwill Credit Counseling	Credit Counseling Services	;	2018	\$25.00
	_115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor. Do not include any payment or transfer that y	s or to make payments to your cre		fer any property to anyo	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu Include both outright transfers and transfers Do not include gifts and transfers that you have No. Yes. Fill in the details for each gift.	siness or financial affairs? made as security (such as the gra	nting of a security intere		
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr		o a self-settled trust or s	imilar device of which y	ou are a
	■ No. ■ Yes. Fill in the details for each gift.				
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No.	r other financial accounts; certifica	tes of deposit; shares in		
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 yo cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for so	ecurities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the conter	nts	Do you still have it?
22	Have you stored property in a storage unit or	r place other than your home withi	n 1 year before you filed	for bankruptcy?	
	No.				
	Yes. Fill in the details.				
	_	Who else has or had access to it?	Describe the conter	nts	Do you still have it?
12	art 9: Identify Property You Hold or Control fo	or Someone Else			

Debtor 1

First Name

Middle Name

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 41 of 58

Debtor	1	Marvella	С	Singleton	Case Number (if known)			
		First Name	Middle Name	Last Name				
		ou hold or control any comeone.	property that so	meone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust		
	ı	No.						
	□`	Yes. Fill in the details.		Where is the property?	Describe the property	Value		
		Give Details About	Environmental Infe					
Par	ŧ 10	Give Details About	Environmental init	ormation				
_		ourpose of Part 10, the	_					
h	aza	rdous or toxic substan	ices, wastes, or m	or local statute or regulation concerning naterial into the air, land, soil, surface wa the cleanup of these substances, wastes	ter, groundwater, or other medium,			
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it, including disposal sites.							
				ronmental law defines as a hazardous wa entaminant, or similar term.	ste, hazardous substance, toxic			
Repo	ort a	II notices, releases, an	d proceedings th	at you know about, regardless of when the	ney occurred.			
24	Has	any governmental uni	t notified you that	t you may be liable or potentially liable u	nder or in violation of an environmental la	iw?		
		No.						
	□,	Yes. Fill in the details.						
				Governmental unit	Environmental law, if you know it	Date of notice		
25	Hav	e you notified any gove	ernmental unit of	any release of hazardous material?				
	ı	No.						
	□`	Yes. Fill in the details.						
				Governmental unit	Environmental law, if you know it	Date of notice		
26	Hav	e you been a party in a	ny judicial or adn	ninistrative proceeding under any enviro	nmental law? Include settlements and ord	ders.		
		No.						
	⊔`	Yes. Fill in the details.		Court or agency	Nature of the case	Status of the case		
				Court or agency	Nature of the case	Status of the case		
Par	t 11	Give Details About	Your Business or C	Connections to Any Business				
27	With	nin 4 years before you	filed for bankrupt	cy, did you own a business or have any o	of the following connections to any busin	ess?		
		A sole proprietor or	r self-employed in	a trade, profession, or other activity, eit	her full-time or part-time			
				any (LLC) or limited liability partnership (LLP)			
		A partner in a partn						
		_		cutive of a corporation or equity securities of a corporation				
		Min owner of at leas	t 5% of the voting	or equity securities of a corporation				
		No. None of the above a						
	□`	Yes. Check all that appl	y above and fill in	the details below for each business.				
		nin 2 years before you itutions, creditors, or o	-	cy, did you give a financial statement to	anyone about your business? Include all	financial		
		No.						
	□ '	Yes. Fill in the details.						
				Date issued				

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 42 of 58

 Marvella
 C
 Singleton
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12:	Sign Below					
answers in conne	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
🗶 /s/	Marvella C Singleton					
	nature of Debtor 1	Signature of Debtor 2				
Dat	te 05/15/2018 MM / DD / YYYY	Date				
Did you a	attach additional pages to Your Statement of Financial Affair.	s for Individuals Filing for Bankruptcy (Official Form 107)?				
No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No						
Yes.	Name of person	. Attach the Bankruptcy Petition Preparer's Notice,				
		Declaration, and Signature (Official Form 119).				

Fill in this in	Caso 19 1 formation to identify		ilad NE/1E/19 1	Entered 05/15/18 14:00:09 3 of 58	5 Desc Main	
Debtor 1	Marvella	С	Singleton			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for th	ne : <u>NORTHERN</u> District of <u>IL</u>				
Case Number			(State)		Check if this is an	
(If known)			•		amended filing	
Official Fo	orm 108					
				-		
		ion for Individual		Chapter 7		12/15
-	_	chapter 7, you must fill out th	nis form if:			
	e claims secured by	γ your property, or ty and the lease has not expi	na.			
-		•		n or by the date set for the meeting of cre	editors.	
		•		ies to the creditors and lessors you list.	,	
		ether in a joint case, both are		-		
Both debtors m	ust sign and date th	ne form.				
Be as complete	and accurate as po	ssible. If more space is neede	ed, attach a separate shee	t to this form. On the top of any addition	al pages,	
write your name	and case number	(if known).				
Part 1:	ist Your Creditors W	ho Have Secured Claims				
For any cred information	=	d in Part 1 of Schedule D: Cre	ditors Who Have Claims	Secured by Property (Official Form 106D)	, fill in the	
Identify the	creditor and the pro	perty that is collateral	What do you int	end to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's			Surrenc	ler the property	☐ No	
name:			Retain t	he property and redeem it	— □ Yes	
Description	f			he property and enter into a	□ 163	
Descriptio property	n or			nation Agreement.		
securing of	lebt:			he property and [explain]:		
					- 	
Creditor's			☐ Surrenc	ler the property	□ No	
name:			=	he property and redeem it	_	
				he property and enter into a	Yes	
Descriptio	n of		_	nation Agreement.		
property	loht:			he property and [explain]:		
securing o	ient.		☐ Retain	ne property and [explain].	_	
Creditor's			☐ Surron	ler the property		
name:			=	he property and redeem it	<u> </u>	
					Yes	
Descriptio	n of			he property and enter into a		
property				nation Agreement.		
securing of	lebt:		∐ Retain t	he property and [explain]:	_	

Creditor's

property

Official Form 108

Description of

securing debt:

Record # 759843

name:

☐ Surrender the property

Retain the property and redeem it

Retain the property and [explain]:

Reaffirmation Agreement.

Retain the property and enter into a

□No

Yes

Debtor 1

Marvella Case 18-14119

Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05

Document Page 44 of 88 pumber (if known)

Page 44 of 88 pumber (if known)

Desc Main

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Exe	
fill in the information below. Do not list real estate leases. Unexpired leases a	
ended. You may assume an unexpired personal property lease if the trustee	does not assume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Lessoi s fidilie.	
Description of leased	Yes
property:	
property.	
Lessor's name:	□ No
Lesson s marile.	
Description of leased	☐ Yes
property:	
proposity.	
Laccarda nama:	□No
Lessor's name:	
Description of leaved	Yes
Description of leased	
property:	
I accorde nome.	
Lessor's name:	
	□Yes
Description of leased	
property:	
Lancada manas	
Lessor's name:	□No
	□Yes
Description of leased	
property:	
	Π.,
Lessor's name:	□No
	□Yes
Description of leased	
property:	
Lessor's name:	□ No
	Yes
Description of leased	
property:	
Part 3: Sign Below	
Inder penalty of perjury, I declare that I have indicated my intention about any	y property of my estate that secures a debt and any
personal property that is subject to an unexpired lease.	
🗶 /s/ Marvella C Singleton	
Signature of Debtor 1 Signature	e of Debtor 2
Date Dated: 05/15/2018 Date	
	I / DD / YYYY

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 45 of 58

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION In re Marvella C Singleton / Debtor Case No: Chapter: Chapter 7 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$3,200.00 Prior to the filing of this statement I have received \$3,200.00 Balance Due \$0.00 The source of the compensation paid to me was: Debtor(s) Other: (specify) 3. The source of compensation to be paid to me is: Debtor(s) Other: (specify) I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; Representation of the debtor at the meeting of creditors, and any adjourned hearings thereof; By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed meeting or court dates, amendments to schedules, adversary complaints or conversions to another chapter, judicial lien avoidances, dischargeability actions, other contested matters except the first meeting of creditors. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date
Signature of Attorney

Geraci Law L.L.C.

Name of law firm

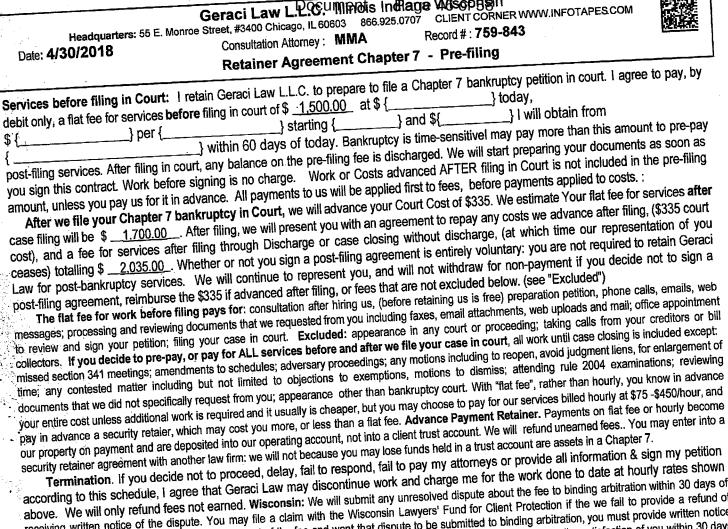
Date: 05/15/2018

Record # 759843 **Page 1 of 1**

/s/ Steven Scott Camp

Case 18-14119 Filed 05/15/18 Doc 1

Geraci Law L.P. C. umprois Indiage Wisopasin



according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days

after notice of the dispute from the client, we shall submit the dispute to binding arbitration. Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge: Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your info folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts and assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.

(Joint Debtor) Marvella Singleton (Debtor) rev 180413 Attorney for the Debtor(s), Representing Geraci Law L.L.C.

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 47 of 58

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marvella C Singleton / Debtor

Bankruptcy Docket #:

Judge:

VERIFIC	ATION	\triangle E	CDEDI:		RAAT	TDIV
VERIFIC	AIIUN	UF	CKEDI	IUR	IVIA	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/15/2018 /s/ Marvella C Singleton

Marvella C Singleton

X Date & Sign

Record # 759843 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 759843 B 201A (Form 201A) (11/11) Page 1 of 2

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main t Page 49 of 58

Form B 201A, Notice to Consumer Debtor(s)

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/15/2018	/s/ Marvella C Singleton	
	Marvella C Singleton	
Dated: 05/15/2018	/s/ Steven Scott Camp	
	Attorney: Steven Scott Camp	

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 50 of 58

	Marvella	C	Singleton	Case Number	(if Known)
or 1	First Name	Middle Name	Last Name		
t 6:	Answer These Questions	for Reporting Purposes			
W	hat kind of debts do	40. 4	te primarily consul	ner debts? Consumer debts are of for a personal, family, or household	defined in 11 U.S.C. § 101(8) d purpose.
yc	ou have?	No. Go to Yes. Go t	o line 17.		
		16b. Are your de money for a b	bts primarily busine usiness or investment o	ess debts? Business debts are de or through the operation of the busi	bts that you incurred to obtain ness or investment.
		No. Go to	to line 17.	,	
•		16c. State the type	e of debts you owe that	are not consumer debts or busines	es debts.
	re you filing under	∏No Lamro	et filing under Chapter 7	'. Go to line 18.	
C	Chapter 7?			o you estimate that after any exem aid that funds will be available to d	pt property is excluded and istribute to unsecured creditors?
(Do you estimate that after any exempt property is excluded and	No			
	administrative expenses are paid that funds will be available for distribution	□Ye	s.		
	to unsecured creditors?	= 4.40		1,000-5,000	25,001-50,000
31	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999		☐ 5,001-16,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
19,	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$1 \$100,001-\$.00,000 \$500,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$ \$100,001-	0 100,800 \$500,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
Ра	rt 7: Sign Below			the effective that t	he information provided is true and
Foi	г уо ц .	if I have chose of title 11, Unite under Chapter	n to file under Chapter ed States Code. I under 7.	7, I am aware that I may proceed, it retains the relief available under ear	he information provided is true and f eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed
		this document,	I have obtained and re	an the honce reduined by 11 cities	who is not an attorney to help me fill out . § 342(b).
and the same of th		I request relief	in accordance with the	chapter of title 11, United States C	code, specified in this peution.
		with a hankfur	naking a false statement of the statemen	ines up to \$250,000 or migrisonini.	
-		Signatur	anlla (- Singlelon	Signature of Debtor 2
-	•	Execute	ed on <u>: 4 , 36</u>	<u>/2</u> 018	Executed onMM / DD / YYYY

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 51 of 58

iii in this in	formation to identify	your case:			
Debtor 1	Marvella	С	Singleton	_	
Jedus 1	First Name	Middle Name	Last Nome		
ebtor 2			Last Name	-	•
Spouse, it filing)	First Name	Middle Nama			
inited States	Bankruptcy Court for th	te: NORTHERN District o	f_ILLINOIS_ (Slate)		<u>_</u>
Case Numbe	er				Check if this is an
(If known)					amended filing
• •				•	
	٠.				
ficial E	orm 106 De	ic			
					12/
clara	tion About	an Individual	Debtors Sch	eaules	127
	Sign Below	<u> </u>			
Did you n	av or agree to pav so	omeone who is NOT an att	orney to help you fill out	bankruptcy forms?	
	ay or agree as per		•		
No			*	Attach Conf	kruptcy Petition Preparer's Notice, Declaration, and
Yes	. Name of Person			Attach Bank Signature (C	Official Form 119).
• •	-			•	
		•		·	
• .					
•					•
•	<i></i>	a start the second the s	-ummärv and schedules	filed with this declaratio	on and that they are true and
Under pe	nalty of perjury, I de	clare that I have lead the	Juliania J Line Control		•
J		V			
4	hall.	P Am to	to x		· .
X Sign	ature of Debtor 1	- xxingo	Signature of	of Debtor 2	
aign	1				
Date	: 4 /31 /20°	18	Date	1 DD 1 10001	
	MM / DD / YYYY		MM	/ DD / YYYY	

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 52 of 58

Debtor 1	Marvella	C	Singleton	Case Number (if known)	
DODGE (First Name	Middle Name	Last Name		

Part 12: Siga Below
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. \$5 152, 1341, 1519, and 3571. Signature of Debtor 1
Date 4 /3 /2018 Date MM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
No Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 53 of 58

or 1 Marvella . C	Singleton	Case Number (if Known)	
First Name Meddle Name	Last Name		
art 2: List Your Unexpired Personal Property Le	ases	·	
any unexpired personal property lease that you li		racts and Unexpired Leases (Official Fo	rm 106G),
n the information below. Do not list real estate lea	ises. Unexpired leases are leases tha	it are still in effect; the lease period has	not yet
ed. You may assume an unexpired personal prop	erty lease if the trustee does not ass	ume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property lease	us		Will the lease be assumed?
Lessor's name:			☐ No
93301 0 11211101			Yes
Description of leased			'
property:			
			□ No
_essor's name:			Yes
The standard of the standard o		•	□ res
Description of leased property:			
Lessor's name:	•	÷	□ No
			Yes
Description of leased			
property:			
Lessor's name:			□No
Lessui S hame.			☐Yes
Description of leased	•	:	
property:			
		•	□No
Lessor's name:			
Description of leased			
properly:			
			□No
Lessor's name:			—— □Yes
Description of lagged	•		□ теэ
Description of leased property:			
			F-7
Lessor's name:		•	□ No
· · ·			∐ Yes
Description of leased			
property:			
- <u>- </u>	W	•	
Part 3: Sign Below			
nder penajtý)of perjury, i declare that i have indic	ated my intention about any property	of my estate that secures a debt and a	пу
ersonal property that is subject to an unexpired i			
Mark a Ni	1-4-		
x / / while C song	Signature of Debto	r 2	
Signature of Debtor 1	•	· -	
Date Dated: 4 / 7 /2018	. Date MM / DD /	YYYY	
. MM / DD / YYYY			

Official Form 108

Record# 759843 Statement of Intention for Individuals Filing Under Chapter 7

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-apouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outwelghs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for finily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptoy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfilled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can by to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DESTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 16. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining countrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume

18. Setoffs if you have money in a credit union or creditor account) or other loans that cross-collateralized any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a gebt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee glight object if live have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE/

an

Dated: 4 130 /2018

Marvella C Singleton

X Date & Sign

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 55 of 58

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Marvella C Singleton / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 4 30 12018 Marla C Sinefelm X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Marvella C Singleton

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 56 of 58

Debtor 1	Marvella	С	Singleton	Case	Number (if known)		
	First Name	Middle Name	Last Name				
				Colui Debt	Control Services	Golumn B Debtor 2 or non-filling spou	ise.
R Ilnen	ployment compens	sation			\$0.00	\$0.0	00
		if you contend that the amoun Act. Instead, list it here:	nt received was a benefit				_
For	/ou		,				
For	our spouse		,				
9 Pens	sion or retirement is	ncome. Do not include any an	mount received that was a				
bene	fit under the Social	Security Act.		***	\$3,046.87	\$0.0	<u> </u>
Dor as a	ot include any bene victim of a war crim	e, a crime against humanity, o	Security Act or payments received				
10a.			_		\$0.00	\$ 0.00	<u>) </u>
				\$	0.00	\$0.0	00
10c.	Total amounts from	separate pages, if any.			\$0.00	\$0.0	<u>00</u>
11. Calc	culate your total cui	rent monthly income. Add lin	nes 2 through 10 for each	1	\$8,757.71	- \$0.0	00 = \$8,757.7
colu	mn. Then add the to	otal for Column A to the total for	or Column B.	£	Ψ0,101.71		40,107.1
Part 2	culate your current	mether the Means Test Applies monthly income for the year	r. Follow these steps:		·	 	generalist in the second of th
12a.	Copy your total cu	irrent monthly income from lir	ne 11	Сор	y line 11 here	12:	a. \$8,757.7
	Multiply by 12 (the	e number of months in a year)).				x 12
12b.	The result is your	annual income for this part of	f the form.			12	tb. \$105,092.5
13. C al	culate the median f	amily income that applies to	you. Follow these steps:				
Fill	n the state in which	you live.	IL				
Fill	in the number of peo	ople in your household.	1				
To	ind a list of applicab	le median income amounts, g	ze of householdgo online using the link specified in the so go online using the link specified in the so ble at the bankruptcy clerk's office.		•••••••	1:	3. \$52,410. 0
14. Ho v	w do the lines comp	pare?					
14a	Go to Part 3.	than or equal to line 13. On t	the top of page 1, check box 1, There is	no presumptio	on of abuse.		
14b		re than line 13. On the top of p d fill out Form 122A-2.	page 1, check box 2, The presumption of	of abuse is dete	ermined by Form	122A-2.	
Part	Sign Below						
ANTENNA MANGANINA	By signing here,	I declare under penalty of per	rjury that the information on this statemer	nt and in any a	ttachments is tru	e and correct.	
V. V. Pour van construction and the state of	7 8/a	Nella C-x Marvella C Singleton	Singleton				
And American president in Action	کے :Date	<u>//o/</u> /2018					
Section (Allert	If you checked lin	ne 14a, do NOT fill out or file f	Form 122A-2.				
	If you checked lin	ne 14b. fill out Form 122A-2 a	and file it with this form				

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 57 of 58

	Marvella	C	Singleton	Case Number (if know	wn)
	First Name	Middle Name	Last Name		
. 41a ج	. Fill in the amount	of your total nonpriority un ets and Liabilities and Certa	secured debt. If you filled out A ain Statistical Information Schedules		
((Official Form 6), you	may refer to line 5 on that fo	orm.		
				,	x .25
					Сору
b. 2 5	5% of your total non	priority unsecured debt. 11	I U.S.C. § 707(b)(2)(A)(i)(l)		here →
N	Multiply line 41a by 0.	25			
		-	after subtracting all allowed deduc	tions	
	s enough to pay 25% Check the box that ap	6 of your unsecured, nonpo oplies:	nonty debt.		
	Line 30d is last	than line 41h. On the ton o	of page 1 of this form, check box 1, 7	here is no presumption of abuse	
	Go to Part 5.	s man me 410. On me top c	or page 1 of this form, check box 1, 1	nore is no presumption of abase	•
	Line 20d in equ	ral to ar more than line 41h	. On the top of page 1 of this form, c	neck hov 2. There is a presumpt	ion
			n special circumstances. Then go to		ion.
art 4	Give Details A	bout Special Circumstances			
la Dr	n vou have any snec	ial circumstances that just	ify additional expenses or adjustm	ents of current monthly income	for which there is no
	•	ve? 11 U.S.C. § 707(b)(2)(B	•		
	No. Go to Part	5.			
	X Yes. Fill in the	following information. All figu	ures should reflect your average mor	thly expense or income adjustme	ent
		tem. You may include exper			
	You must give	a detailed evolunation of the	special circumstances that make the	e expenses or income	
	-				
	adjustments ne		ou must also give your case trustee o		
	adjustments ne	cessary and reasonable. Yo			
	adjustments ne expenses or in	cessary and reasonable. Yo	ou must also give your case trustee o		Average monthly expense
	adjustments ne expenses or in	cessary and reasonable. Yo	ou must also give your case trustee o		Average monthly expense or income adjustment
	adjustments ne expenses or in	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
Part t	adjustments ne expenses or in Give a detai	ecessary and reasonable. You come adjustments. Led explanation of the spec	ou must also give your case trustee o		or income adjustment
Part	adjustments ne expenses or in Give a detail Debtor has	ecessary and reasonable. You come adjustments.	ou must also give your case trustee o	ocumentation of your actual	stincome adjustment \$5,710.84
Part \$	adjustments ne expenses or in Give a detail Debtor has	ecessary and reasonable. You come adjustments.	enumust also give your case trustee of	ocumentation of your actual	stincome adjustment \$5,710.84
Part :	adjustments ne expenses or in Give a detail Debtor has	ecessary and reasonable. You come adjustments.	enumust also give your case trustee of	ocumentation of your actual	stincome adjustment \$5,710.84
Part	adjustments ne expenses or in Give a detail Debtor has	ecessary and reasonable. You come adjustments.	clair circumstances	ocumentation of your actual	stincome adjustment \$5,710.84
Part \$	adjustments ne expenses or in Give a detail Debtor has Sign Below By signing here, I	declare under penalty of pe	clair circumstances	ocumentation of your actual	stincome adjustment \$5,710.84

Official Form 122A-2

Record # 759843

Chapter 7 Means Test Calculation

Case 18-14119 Doc 1 Filed 05/15/18 Entered 05/15/18 14:00:05 Desc Main Document Page 58 of 58

Form B-201A, Notice to Consumer Debtor(s)

In re Marvella C Singleton / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the boal rules of the court. The

Dated: 4 / 3° /2018

Marvella C Singleton

X Date & Sign

Dated: 4 / 30 /2018

Attorney: Stwm Camp

Record # 759843

Form B 201A; Notice to Consumer Debtor(s)

Page 2 of 2